



Underwritten by The Prudential Life Insurance Company of America

# Life Insurance

This summary of benefits is intended to describe only a general outline, and does not represent the actual terms and conditions of the policy. For actual terms and conditions: [Group Life Insurance Plan Handbook](#)

- Evidence of Insurability is required for all supplemental life insurance increases.
- The payroll deductions applicable to the increased coverage will start January 1, 2007 or later, based upon approval.
- One flat rate for dependent coverage regardless of how many dependents you are covering.
- If you become disabled, you can apply for a waiver of premium and maintain your level of coverage.
- Upon retirement, if under age 65, you may elect to continue all or part of your supplemental life insurance coverage until age 65.
- Upon separation of employment you may apply for conversion of your life insurance coverage.
- The Accelerated Option Benefit allows employees who have a terminal illness or condition to receive a portion of their life insurance benefit while they are living.
- The Accidental Death and Dismemberment (AD&D) benefit will pay a percent up to double your amount of life coverage in the event you lose your life, limb or sight due to accidental injury.
- Additional benefits : Loss due to exposure and disappearance; loss due to coma; spouse/child(ren) tuition reimbursement; and day care expense.

## Basic Life

If your employer is participating in the NDPERS Life Insurance Program, you receive basic life insurance coverage in the amount of \$1,300. The premium is \$0.28 a month and is paid by your employer.

## Supplemental Employee Life

You may elect to have supplemental coverage in addition to the basic life coverage of \$1,300. The first increment is \$3,700 (\$3,700 + basic of \$1,300 = \$5,000), thereafter, the supplemental increments are \$5,000 up to a maximum of \$200,000.

## Supplemental Dependent Life

If you elect employee supplemental coverage, you are eligible to purchase dependent life insurance. This coverage is available at either a \$2,000 or \$5,000 level for your spouse and each eligible dependent. The premium is based on the employee's age and is a flat rate regardless of the number of dependents covered.

## Supplemental Spouse Life

If you elect dependent life insurance coverage, you are eligible to purchase supplemental spouse life insurance. This coverage is available in \$5,000 increments and may not exceed 50% of the total employee supplemental coverage or \$100,000, whichever is less.

- You can pre-tax your premium deduction for the first \$50,000 of employee supplemental life insurance coverage. Please note, if you pretax your insurance premium, you may not change or drop coverage during the plan year unless you experience an IRS Qualified Change of Status.

Link to enrollment forms:

- [Group Life Insurance Enrollment/Change Form](#)
- [Life Insurance Rates](#)
- [Evidence of Insurability](#)

For additional information concerning coverage call 1-800-803-7377 or 328-3900 (Bismarck Area)